
State: District of Columbia **Filing Company:** Gerber Life Insurance Company
TOI/Sub-TOI: L04I Individual Life - Term/L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life
Product Name: Level Term 2017 CSO Filing
Project Name/Number: HFA-LTL-Revised Specification Pages/

Filing at a Glance

Company:	Gerber Life Insurance Company
Product Name:	Level Term 2017 CSO Filing
State:	District of Columbia
TOI:	L04I Individual Life - Term
Sub-TOI:	L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life
Filing Type:	Form
Date Submitted:	05/04/2018
SERFF Tr Num:	GLIN-131487945
SERFF Status:	Closed-APPROVED
State Tr Num:	
State Status:	
Co Tr Num:	
Implementation	On Approval
Date Requested:	
Author(s):	Jennifer Wittmann
Reviewer(s):	John Rielley (primary)
Disposition Date:	05/14/2018
Disposition Status:	APPROVED
Implementation Date:	05/14/2018

State: District of Columbia
TOI/Sub-TOI: L04I Individual Life - Term/L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life
Product Name: Level Term 2017 CSO Filing
Project Name/Number: HFA-LTL-Revised Specification Pages/

Filing Company: Gerber Life Insurance Company

General Information

Project Name: HFA-LTL-Revised Specification Pages

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Jennifer Wittmann

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 05/14/2018

State Status Changed:

Created By: Jennifer Wittmann

Corresponding Filing Tracking Number:

Filing Description:

Gerber Life Insurance Company

2017 CSO Mortality Table Filing

Revised Policy Specification Pages –LTL-17-DC-10 (PS)R; LTL-17-DC-20 (PS)R; LTL-17-DC-30 (PS)R

The company submits revised policy specification page forms LTL-17-DC-10(PS)R; LTL-17-DC-20 (PS)R; LTL-17-DC-30(PS)R in order to correct an omission on the forms.

Forms LTL-17-DC-10(PS); LTL-17-DC-20 (PS); LTL-17-DC-30(PS) were approved on 1/5/2018, SERFF Filing GLIN-131277517. After approval, the company became aware that one of the initial term premium modes shown on the policy specification form (for 10, 20 and 30 year terms) was not included on the forms when initially filed.

Each form was revised to accurately reflect all available premium payment modes for the initial term selected.

Revisions were limited to the section "Initial Term Period Premium Mode Available" by adding the column "Monthly and Credit Card". The PAC mode column was revised to state "Monthly PAC".

The revised policy specification pages reflect the adoption of the 2017 CSO Mortality Table. These pages will replace Page 3 of Policy LTL-11-DC that was approved on 1/2/2012; SERFF Filing No. FRCS-127762001.

The Company certifies that there were no additional changes to these revised policy specification pages, and no policy has been issued with these revised policy specification pages.

We trust this updated submission is acceptable and look forward to approval.

To the best of our knowledge, this filing is complete and intended to comply with the insurance laws of your jurisdiction.

If you have any questions, please contact me directly at Jennifer.wittmann@us.nestle.com or 914-272-4026.

Company and Contact

Filing Contact Information

Jennifer Wittmann, Compliance Specialist jennifer.wittmann@us.nestle.com

1311 Mamaroneck Avenue 914-272-4000 [Phone]

White Plains, NY 10605 914-272-4099 [FAX]

State: District of Columbia **Filing Company:** Gerber Life Insurance Company
TOI/Sub-TOI: L04I Individual Life - Term/L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life
Product Name: Level Term 2017 CSO Filing
Project Name/Number: HFA-LTL-Revised Specification Pages/

Filing Company Information

Gerber Life Insurance Company
1311 Mamaroneck Avenue
White Plains, NY 10605
(914) 272-4000 ext. [Phone]

CoCode: 70939
Group Code: 4483
Group Name:
FEIN Number: 13-2611847

State of Domicile: New York
Company Type: Life and
Health Insurance
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:	GLIN-131487945	State Tracking #:	Company Tracking #:
State:	District of Columbia	Filing Company:	Gerber Life Insurance Company
TOI/Sub-TOI:	L04I Individual Life - Term/L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life		
Product Name:	Level Term 2017 CSO Filing		
Project Name/Number:	HFA-LTL-Revised Specification Pages/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	John Rielley	05/14/2018	05/14/2018

SERFF Tracking #:	GLIN-131487945	State Tracking #:	Company Tracking #:
State:	District of Columbia	Filing Company:	Gerber Life Insurance Company
TOI/Sub-TOI:	L04I Individual Life - Term/L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life		
Product Name:	Level Term 2017 CSO Filing		
Project Name/Number:	HFA-LTL-Revised Specification Pages/		

Disposition

Disposition Date: 05/14/2018

Implementation Date: 05/14/2018

Status: APPROVED

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	changes to forms		Yes
Form	Individual Term Life Policy Data Page 3	APPROVED	Yes
Form	Individual Term Life Policy Data Page 3	APPROVED	Yes
Form	Individual Term Life Policy Data Page 3	APPROVED	Yes

SERFF Tracking #:

GLIN-131487945

State Tracking #:

Company Tracking #:

State: District of Columbia

Filing Company: Gerber Life Insurance Company

TOI/Sub-TOI: L04I Individual Life - Term/L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life

Product Name: Level Term 2017 CSO Filing

Project Name/Number: HFA-LTL-Revised Specification Pages/

Form Schedule

Lead Form Number: LTL-17 (PS)

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1	APPROVED 05/14/2018	Individual Term Life Policy Data Page 3	LTL-17-DC-10(PS)R	SCH	Revised	Previous Filing Number:	GLIN-131277517		LTL-17-DC-10(PS)R.pdf
						Replaced Form Number:	LTL-17-DC-10(PS)		
2	APPROVED 05/14/2018	Individual Term Life Policy Data Page 3	LTL-17-DC-20(PS)R	SCH	Revised	Previous Filing Number:	GLIN-131277517		LTL-17-DC-20(PS)R.pdf
						Replaced Form Number:	LTL-17-DC-20(PS)		
3	APPROVED 05/14/2018	Individual Term Life Policy Data Page 3	LTL-17-DC-30(PS)R	SCH	Revised	Previous Filing Number:	GLIN-131277517		LTL-17-DC-30(PS)R.pdf
						Replaced Form Number:	LTL-17-DC-30(PS)		

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

POLICY SPECIFICATIONS

INSURED	[JOHN DOE]	POLICY NUMBER	[10000010]
FACE AMOUNT	[\$100,000]	SEX	[MALE]
RATE CLASSIFICATION	[STANDARD NON-SMOKER]	AGE	[35]
EXPIRY DATE	[December 1, 2077]	POLICY DATE	[December 1, 2017]
OWNER	[JOHN DOE]	ISSUE DATE	[December 1, 2017]
BENEFICIARY	REFER TO APPLICATION – UNLESS SUBSEQUENTLY CHANGED		

FORM NO	BENEFIT	INITIAL TERM PERIOD	PREMIUMS PAYABLE TO:
LTL-11-DC	FACE AMOUNT PAYABLE AT DEATH	10 YRS from Policy Date	[December 1, 2027]
		AFTER INITIAL TERM	[December 1, 2077]
[ADB-11-TL	Accelerated Death Benefit Rider	N/A	N/A]

Premium Mode Selected: [Annual]
Premium Due Date: [December 1]

Initial Term Period Premium Modes Available:	Annual	Semi-Annual	Quarterly	Monthly and Credit Card	Monthly PAC
Policy	[\$234.00]	[\$123.36]	[\$65.52]	[\$23.40]	[\$19.50]

See Renewal Table for Premium Modes Available After Initial Term Period.

End of Conversion Period: Up to Seventh anniversary of the Policy Date or age 65, whichever is earlier.

BASIS OF COMPUTATION: Reserves are based on the sex distinct 2017 CSO ultimate Male/Female, Age Last Birthday, Smoker/Non Smoker Mortality Tables, Adopted by the NAIC on April 6, 2016.

Jurisdiction of Issue: District of Columbia

Dept. Telephone Number: [202-727-8000]

POLICY SPECIFICATIONS

INSURED	[JOHN DOE]	POLICY NUMBER	[10000010]
FACE AMOUNT	[\$100,000]	SEX	[MALE]
RATE CLASSIFICATION	[STANDARD NON-SMOKER]	AGE	[35]
EXPIRY DATE	[December 1, 2077]	POLICY DATE	[December 1, 2017]
OWNER	[JOHN DOE]	ISSUE DATE	[December 1, 2017]
BENEFICIARY	REFER TO APPLICATION – UNLESS SUBSEQUENTLY CHANGED		

FORM NO	BENEFIT	INITIAL TERM PERIOD	PREMIUMS PAYABLE TO:
LTL-11-DC	FACE AMOUNT PAYABLE AT DEATH	20 YRS from Policy Date	[December 1, 2037]
		AFTER INITIAL TERM	
[ADB-11-TL	Accelerated Death Benefit Rider	N/A	[December 1, 2077] N/A]

Premium Mode Selected: [Annual]
Premium Due Date: [December 1]

Initial Term Period Premium Modes Available:	Annual	Semi-Annual	Quarterly	Monthly and Credit Card	Monthly PAC
Policy	[\$248.00]	[\$133.92]	[\$69.44]	[\$24.80]	[\$20.66]

See Renewal Table for Premium Modes Available After Initial Term Period.

End of Conversion Period: Up to Fifteenth anniversary of the Policy Date or age 65, whichever is earlier.

BASIS OF COMPUTATION: Reserves are based on the sex distinct 2017 CSO ultimate Male/Female, Age Last Birthday, Smoker/Non Smoker Mortality Tables, Adopted by the NAIC on April 6, 2016.

Jurisdiction of Issue: District of Columbia

Dept. Telephone Number: [202-727-8000]

POLICY SPECIFICATIONS

INSURED	[JOHN DOE]	POLICY NUMBER	[10000010]
FACE AMOUNT	[\$100,000]	SEX	[MALE]
RATE CLASSIFICATION	[STANDARD NON-SMOKER]	AGE	[35]
EXPIRY DATE	[December 1, 2077]	POLICY DATE	[December 1, 2017]
OWNER	[JOHN DOE]	ISSUE DATE	[December 1, 2017]
BENEFICIARY	REFER TO APPLICATION – UNLESS SUBSEQUENTLY CHANGED		

FORM NO	BENEFIT		PREMIUMS PAYABLE TO:
LTL-11-DC	FACE AMOUNT PAYABLE AT DEATH	INITIAL TERM PERIOD 30 YRS from Policy Date AFTER INITIAL TERM	[December 1, 2047]
[ADB-11-TL	Accelerated Death Benefit Rider	N/A	[December 1, 2077] N/A]

Premium Mode Selected: [Annual]
Premium Due Date: [December 1]

Initial Term Period Premium

Modes Available:	Annual	Semi-Annual	Quarterly	Monthly and Credit Card	Monthly PAC
Policy	[\$318.00]	[\$171.72]	[\$89.04]	[\$31.80]	[\$26.50]

See Renewal Table for Premium Modes Available After Initial Term Period.

End of Conversion Period: Up to Twenty-fifth anniversary of the Policy Date or age 65, whichever is earlier.

BASIS OF COMPUTATION: Reserves are based on the sex distinct 2017 CSO ultimate Male/Female, Age Last Birthday, Smoker/Non Smoker Mortality Tables, Adopted by the NAIC on April 6, 2016.

Jurisdiction of Issue: District of Columbia

Dept. Telephone Number: [202-727-8000]

SERFF Tracking #:	GLIN-131487945	State Tracking #:	Company Tracking #:
State:	District of Columbia	Filing Company:	Gerber Life Insurance Company
TOI/Sub-TOI:	L04I Individual Life - Term/L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life		
Product Name:	Level Term 2017 CSO Filing		
Project Name/Number:	HFA-LTL-Revised Specification Pages/		

Supporting Document Schedules

Satisfied - Item:	changes to forms
Comments:	
Attachment(s):	LTL-17-DC-10(PS)R-changes.pdf LTL-17-DC-20 (PS)R-changes.pdf LTL-17-DC-30(PS)R-changes.pdf
Item Status:	
Status Date:	

POLICY SPECIFICATIONS

INSURED	[JOHN DOE]	POLICY NUMBER	[10000010]
FACE AMOUNT	[\$100,000]	SEX	[MALE]
RATE CLASSIFICATION	[STANDARD NON-SMOKER]	AGE	[35]
EXPIRY DATE	[December 1, 2077]	POLICY DATE	[December 1, 2017]
OWNER	[JOHN DOE]	ISSUE DATE	[December 1, 2017]
BENEFICIARY	REFER TO APPLICATION – UNLESS SUBSEQUENTLY CHANGED		

FORM NO	BENEFIT		PREMIUMS PAYABLE TO:
LTL-11-DC	FACE AMOUNT PAYABLE AT DEATH	INITIAL TERM PERIOD 10 YRS from Policy Date	[December 1, 2027]
		AFTER INITIAL TERM	[December 1, 2077]
[ADB-11-TL]	Accelerated Death Benefit Rider	N/A	N/A]

Premium Mode Selected: [Annual]
Premium Due Date: [December 1]

Initial Term Period Premium						
Modes Available:	Annual	Semi-Annual	Quarterly	Monthly and Credit Card	Monthly PAC	
Policy	[\$234.00]	[\$123.36]	[\$65.52]	[\$23.40]	[\$19.50]	

See Renewal Table for Premium Modes Available After Initial Term Period.

End of Conversion Period: Up to Seventh anniversary of the Policy Date or age 65, whichever is earlier.

BASIS OF COMPUTATION: Reserves are based on the sex distinct 2017 CSO ultimate Male/Female, Age Last Birthday, Smoker/Non Smoker Mortality Tables, Adopted by the NAIC on April 6, 2016.

Jurisdiction of Issue: District of Columbia

Dept. Telephone Number: [202-727-8000]

POLICY SPECIFICATIONS

INSURED	[JOHN DOE]	POLICY NUMBER	[10000010]
FACE AMOUNT	[\$100,000]	SEX	[MALE]
RATE CLASSIFICATION	[STANDARD NON-SMOKER]	AGE	[35]
EXPIRY DATE	[December 1, 2077]	POLICY DATE	[December 1, 2017]
OWNER	[JOHN DOE]	ISSUE DATE	[December 1, 2017]
BENEFICIARY	REFER TO APPLICATION – UNLESS SUBSEQUENTLY CHANGED		

FORM NO	BENEFIT		PREMIUMS PAYABLE TO:
LTL-11-DC	FACE AMOUNT PAYABLE AT DEATH	INITIAL TERM PERIOD 20 YRS from Policy Date AFTER INITIAL TERM	[December 1, 2037]
[ADB-11-TL	Accelerated Death Benefit Rider	N/A	[December 1, 2077] N/A]

Premium Mode Selected: [Annual]
Premium Due Date: [December 1]

Initial Term Period Premium

Modes Available:	Annual	Semi-Annual	Quarterly	Monthly and Credit Card	Monthly PAC
Policy	[\$248.00]	[\$133.92]	[\$69.44]	[\$24.80]	[\$20.66]

See Renewal Table for Premium Modes Available After Initial Term Period.

End of Conversion Period: Up to Fifteenth anniversary of the Policy Date or age 65, whichever is earlier.

BASIS OF COMPUTATION: Reserves are based on the sex distinct 2017 CSO ultimate Male/Female, Age Last Birthday, Smoker/Non Smoker Mortality Tables, Adopted by the NAIC on April 6, 2016.

Jurisdiction of Issue: District of Columbia

Dept. Telephone Number: [202-727-8000]

POLICY SPECIFICATIONS

INSURED	[JOHN DOE]	POLICY NUMBER	[10000010]
FACE AMOUNT	[\$100,000]	SEX	[MALE]
RATE CLASSIFICATION	[STANDARD NON-SMOKER]	AGE	[35]
EXPIRY DATE	[December 1, 2077]	POLICY DATE	[December 1, 2017]
OWNER	[JOHN DOE]	ISSUE DATE	[December 1, 2017]
BENEFICIARY	REFER TO APPLICATION – UNLESS SUBSEQUENTLY CHANGED		

FORM NO	BENEFIT	INITIAL TERM PERIOD	PREMIUMS PAYABLE TO:
LTL-11-DC	FACE AMOUNT PAYABLE AT DEATH	30 YRS from Policy Date	[December 1, 2047]
[ADB-11-TL	Accelerated Death Benefit Rider	AFTER INITIAL TERM N/A	[December 1, 2077] N/A]

Premium Mode Selected: [Annual]
Premium Due Date: [December 1]

Initial Term Period Premium Modes Available:	Annual	Semi-Annual	Quarterly	Monthly and Credit Card	Monthly PAC
Policy	[\$318.00]	[\$171.72]	[\$89.04]	[\$31.80]	[\$26.50]

See Renewal Table for Premium Modes Available After Initial Term Period.

End of Conversion Period: Up to Twenty-fifth anniversary of the Policy Date or age 65, whichever is earlier.

BASIS OF COMPUTATION: Reserves are based on the sex distinct 2017 CSO ultimate Male/Female, Age Last Birthday, Smoker/Non Smoker Mortality Tables, Adopted by the NAIC on April 6, 2016.

Jurisdiction of Issue: District of Columbia

Dept. Telephone Number: [202-727-8000]